



CONSUMER ALERT

The 2003 Earned Income Credit Can Help Lower-Income Families Pay Their Utility Bills

Yes, it's tax time again! And there may be a tax refund or tax credit in the future of some of Michigan's working families! You may be eligible to receive benefits from the federal government's **2003 Earned Income Credit (EIC)**. The EIC may reduce the amount of tax owed and may offset some living expenses by helping pay utility bills.

Who is eligible? To be eligible for a full or partial credit, a taxpayer must meet one of the following criteria:

- Anyone who worked in 2003, had an adjusted gross income of less than \$33,692, (\$34,692 if married and filing jointly) and had more than one qualifying child living in the home;
- Anyone who worked in 2003, had an adjusted gross income of less than \$29,666 (\$30,666 if married and filing jointly), and had at least one qualifying child living in the home; or
- Anyone who worked in 2003, had an adjusted gross income of less than \$11,230, and did not have a qualifying child living in the home.
- Working adults can claim a son, daughter, stepchild, grandchild, adopted child, or eligible foster child. The qualifying child must have been, at the end of 2003, under age 19, a fulltime student under age 24, or any age if permanently and totally disabled. The child must have lived with the parent or guardian for more than half the tax year.

What are the benefits?

- The amount of a credit depends on the number of children in a family and the family's income. For example, the basic credit for a family ranges from \$2,547 to \$4,204, depending on the number of qualifying children.
- The credit for anyone who worked but did not have a qualifying child could be as much as \$382.

How do you apply?

You must file a federal income tax return. Instructions for Form 1040 can be used to help determine eligibility. If filing a Form 1040A or 1040, you must include [Schedule EIC](#). For assistance, call the Internal Revenue Service at 800.829.1040 or online at www.irs.gov/index.html, and then click on "Information for Individuals" on the left side of the screen. Information is also available at www.michigan.gov/eitc. The IRS has Taxpayer Assistance Offices in:

Detroit (313.628.3722),
Flint (810.342.6190),
Grand Rapids (616.235.2390),
Marquette (906.228.7845),
Saginaw (989.797.8560), and
Traverse City (231.932.2192).